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Without Prejudice

A Look at Transportation Insurance Fraud



Chapter Spotlight

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Hello Everyone!

I want to start my May Presidential Message with some sad news. Last month, the OIAA learned of the passing of two of our Past-Presidents/ Honorary Life Members. Kenneth Joyce was both a Past President and Honorary Member who devoted much time and energy to our industry and this organization. I want to take a moment to acknowledge all he gave and offer our sincere condolences to his family at this difficult time. Shortly after the passing of Kenneth, we learned of the passing of Elizabeth Stotts who was an honorary Life Member of the OIAA and a Past President of the K-W OIAA. Elizabeth's passion for the work we do has left a lasting impact on our organization, and I extend my deepest gratitude to her and sincere condolences to her family as they mourn her passing.

As we enter the second last month of this OIAA Year, I want to take a moment to remind everyone of the upcoming OIAA Golf Tournament. This year's tournament will once again take place at Cardinal Golf Course and will be a 9 and Dine. Tee

off will take place just after lunch and golfers will enjoy 9 holes on a beautiful course. Dinner and cocktails will take place immediately following golf.

If you are interested in golfing, limited space is still available. You can register online at www.oiaa.com. There are also sponsor opportunities and dinner only options available for purchase online.

I look forward to seeing you on the course, June 2nd 2023!

*Kyle Case,
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Alan Mak
416-865-0210
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Janet Olsen
416-233-5577
jolsen@bdo.ca

Chetan Sehgal
416-775-7812
csehgal@bdo.ca

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KYLE CASE, FCIP, CRM
President
The Co-operators
1-877-682-5246 ext. 272453
E-mail: Kyle_Case@cooperators.ca



TERRY DOHERTY, CFEI
First Vice-President
Aviva Canada Inc.
(613) 386-5513
FAX: 1-866-805-8585
E-mail: terry.doherty@aviva.com



SHAWNA GILLEN, CIP
Second Vice-President
AIG Insurance Company of Canada
(416) 596-3060
E-mail: Shawna.Gillen@aig.com



JENNIFER BROWN, CIP
Treasurer
Definity Insurance Company
(519) 570-8434
FAX: (866) 239-0231
E-mail: jennifer.brown@definity.com



BRYAN LEVISAUSKAS
Secretary
Sedgwick Canada Inc.
(905) 671-7891
E-mail: bryan.levisauskas@sedgwick.com



RHU SHERRARD, CIP
Past President
ClaimsPro
(289) 339-1976
FAX: (905) 565-0009
E-mail: rhu.sherrard@scm.ca



JOE CUMMING
Georgian Bay Delegate
The Co-operators Insurance
(705) 712-1503
E-mail: joe_cumming@cooperators.ca



CHRISTINE ANDREWS, CRM, FCIP
Hamilton Delegate
Sage Claims Solutions Inc.
(905) 389-4522
E-mail: Christine@sageclaims.ca



JASON SAUCIER, CIP, ACS
Kawartha/Durham Delegate
QBE - Canada | European Operations
(416) 587-3192
E-mail: Jason.Saucier@ca.qbe.com



CARRIE KEOGH, BA Hons.
Kitchener-Waterloo Delegate
Gore Mutual
1-800-265-8600 ext. 2545
FAX: 1-800-601-9773
E-mail: ckeogh@goremutual.ca



MICHELE FIELD, FCIP
London Delegate
Trillium Mutual Insurance Company
(519) 291-9300 ext. 5713
FAX: (519) 291-1800
E-mail: mfield@trilliummutual.com



CRAIG OZOG, CIP, CFEI
Niagara Delegate
Leading Edge Claims Services Inc.
(289) 897-8676
FAX: (289) 897-8677
E-mail: craig@leadingedgecs.ca



MIKE BOTTAN, CIP, CFEI
Northern Delegate
Crawford and Company Canada Inc.
(705) 647-6781
FAX: (705) 647-6783
E-mail: Mike.bottan@crawco.ca



MARGARET MACKENZIE
Ottawa Delegate
Travelers Canada
(613) 780-6498
E-mail: MAMACKEN@travelers.com



DUNCAN SOUTHALL
Thousand Islands Delegate
P.C.A. Adjusters Limited
(613) 344-2395
FAX: (613) 544-3487
E-mail: duncans@pca-adj.co



CLAIRE RICHARDSON, BA, CIP
Thunder Bay Delegate
Sedgwick
(807) 345-7676 ext.1
E-mail: claire.richardson@sedgwick.com



NATALIE BARROW, CIP
Toronto Delegate
Metro Ontario Inc.



EMILY FEINDEL
Toronto Delegate
AIG Insurance Company of Canada
(416) 596-3917
FAX: (855) 453-1063
E-mail: emily.feindel@aig.com



MADHURI GHOSALKAR, B. Pharm
Toronto Delegate
Claimspro
E-mail: Madhuri.Ghosalkar@scm.ca
(905) 471-1396



ZOHAIR M. NASSUR, BBA, AIII, CertCII, CertCILA, GIE
Toronto Delegate
Sedgwick Canada Inc
(437) 286-1791
E-mail: zohair.nassur@sedgwick.com



WILLIAM HUMPHREY, BA, FCIP, CRM
Windsor Delegate
ClaimsPro
(226) 782-1002
E-mail: william.humphrey@scm.ca

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EMILY FEINDEL,
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Articles*



JENNIFER BROWN
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Articles

CONTRIBUTORS



Randy Henderson
Randy Henderson is a Manager, Client Services with Larrek Investigations, a nation-wide provider of investigation services.

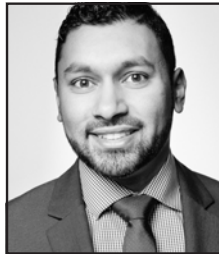


Gabrielle Nigro
Gabrielle is a junior lawyer, Gabrielle's practice is broad as she works in bodily injury, priority and accident benefits matters. A legal chameleon, you'll find her working on a wide array of matters from dog bites to OPCF-44R coverage to catastrophic impairment and everything in between.



Raffi Engeian
Mr. Raffi Engeian is a Senior Associate with the Collision Reconstruction Group at 30 Forensic Engineering. Raffi has focused on motor vehicle collision reconstruction since 2007 and has investigated hundreds

of collisions involving automobiles, cyclists, pedestrians, off-road and commercial vehicles, and motorcycles.



Nishan Perera
Mr. Nishan Perera is an Associate in the Collision Reconstruction team at 30 Forensic Engineering. He is specialized in the forensic video analysis of CCTV, cell phone and dashboard camera footage, as well as the application of photogrammetric techniques to extract measurements and locations of objects from photographs.



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A Look at Transportation Insurance Fraud

By: Randy Henderson, Manager | Client Relations | Larrek Investigations

In Ontario alone, fraud is estimated to cost the insurance industry in the region of \$1.3 billion annually. While fraud affects every segment of the insurance market, the focus of this article is on fraud that is linked to commercial trucking and its related insurance coverages..

Let's start by getting our heads around how large the trucking industry is. According to an article on the Ontario Federation of Agriculture (OFA) web site (<https://ofa.on.ca/newsroom/trucking-and-transportation-system-vital-to-food-value-chain/>), It is estimated that more than 90% of all consumer products and foodstuffs are shipped by truck and there are approximately 200,000 trucks travelling Ontario roadways on any given day. Another source provides some insight to the economic impact of trucking in Canada. In the Canadian government research report "Road Transportation: Heavyweight of the Canadian Economy" published in 2022 (Publication No. 2022-04-E), in 2021, the transportation and warehousing sector of the Canadian economy accounted for 3.6% of Canada's total gross domestic product with truck transportation accounting for 28% of that. In terms of employment, 5.2% of Canada's workforce were engaged in transportation and warehousing. In the same report it is noted that 54.2% of Canadian exports to the US in 2020 were by road transportation. By comparison, 71.5% of Canadian imports from the US arrive by road.

Trucking is big business and its size, and importance to our economy continues to grow. As a result of this, it draws the attention of nefarious people ranging from opportunistic individuals to large-scale organized crime rings.

Fraudulent Claims

The attraction of trucking to fraudsters is not only the sheer size of the opportunity but also the potential value of each claim. One method of categorizing the many types of fraud in the trucking industry is to look at the motivation of the perpetrators.

Opportunistic fraud is usually perpetrated by individuals or companies where there is an underlying legitimate claim which forms the basis for fraudulent inflation of the value of the claim. These scenarios include:

- ◆ Including the value from pre-existing damage
- ◆ Increasing the amount damage after a collision to increase the value of the claim
- ◆ Exaggerating



injuries arising from or including injuries suffered prior to the collision

- ◆ *Misrepresenting the condition or mileage of or, the value of installed components on a vehicle that has been reported stolen*
- ◆ *Making a claim for property that was not actually stolen or damaged during a real vehicle theft or break-in*
- ◆ *Misrepresenting the facts regarding fire, water or collision damages or theft so that otherwise uninsured losses can be claimed.*
- ◆ *Intentionally burning a vehicle or staging a vehicle theft*

Pre-meditated fraud usually involves a much higher level of organization and coordination on the part of the fraudsters in order to perpetrate a high-value fraud or to create a smaller value fraud that can be repeated numerous times before being discovered. Often the pre-meditated fraud shares the same mechanism of the opportunistic fraud but on a larger, bolder scale such as:

- ◆ *Staging a collision with multiple parties and vehicles involved*
- ◆ *Making claims for accidents that never happened or for thefts that never occurred*
- ◆ *Collusion with third-party medical and repair facilities*

Common areas of fraudulent claims activity involving both opportunistic & pre-meditated scenarios include:

- ◆ *Vehicle Accidents (Accident Benefits - AB & Physical Damage - PD)*
- ◆ *Cargo & Vehicle Loss (Theft & Fire)*
- ◆ *Property Damage (Third-Party)*

Accident Benefits

In terms of frequency, this area of fraud is extensive; ranging from opportunistic fraud to large-scale organized fraud arising from vehicle accidents that occur naturally or

that are staged. The value of fraud from naturally occurring accidents is relatively minor as it is often opportunistic in nature because the person(s) involved are not catastrophically injured and have not been able to arrange the situation to give rise to a scenario that maximizes the amount of potential benefits. Conversely, organized AB fraud involves planning the scenario so that the nature and types of injuries that are claimed are relevant to the collision and hardest to disprove. These frauds can also involve other participants in the chain such as treatment clinics, repair shops & tow truck drivers so that every financial opportunity associated with the claim can be maximized.

Physical Damage

As noted earlier, physical damage fraud can be perpetrated in a number of ways that can be pre-meditated or opportunistic. Organized fraudsters will pre-meditate how to inflate the claim by using a car that might have previously been in a collision and written off and re-VINned, by adding damage after the collision to make the car unrepairable and increase the likelihood that it is written off and a cash settlement offered, adding things to the car that are claimed (and might be visible in pre-accident pictures) but have then been removed for the actual collision, adding things such as car seats that have been plucked from household garbage or donation centres. Opportunistic fraud is associated with claimants that after the collision, seek to inflate the value of their claim by including pre-existing damage or claiming the loss of items that were never actually in the vehicle.

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Cargo Theft

This type of claim can also be the subject of organized, outright fraud or simple opportunistic fraud. It can involve the actual theft of goods which are then the subject of an insurance claim and subsequently re-sold through alternate channels at a discounted price or the theft of 'phantom shipments' which were only ever shipped on paper. Cargo thefts relating to phantom shipments can be orchestrated to mis-direct authorities from thefts that are occurring somewhere earlier in the value chain.

Vehicle Theft & Fire (Total Loss)

In times of financial difficulty, this type of fraud becomes more popular. When companies or individual contractors are in financial stress and the right financial conditions exist for eliminating that stress, the temptation to stage a theft or fire increases. As with cargo theft, the fraudster claims the vehicle has been stolen and coordinates the re-sale with other groups so that each party receives compensation in the fraudulent theft. Vehicle fire fraud can involve the owner-operator trying to get themselves out of an expensive loan situation or an organized group substituting similar vehicles to burn then claiming the value of the actual vehicle which has been sold elsewhere.

Property Damage

The methods and scenarios for this are very similar to vehicle physical damage fraud where there is an opportunistic inflation of the claim to rectify some existing damage to a building or structure or might be coordinated with a larger more complex fraud.

Ways to Combat Fraud

Combating fraud requires a comprehensive, coordinated risk-management plan which incorporates the input of a variety of stakeholders including brokers, underwriters and claims adjusters. This can be rounded-out with insights from third-party service providers such as forensic accountants, engineers and private investigators. A best-practices approach is to be proactive on a number of fronts. Your risk assessment should identify scenarios or situations where you might be at risk of being subjected to a fraudulent claim. Your risk mitigation plan should include underwriting and claims protocols along with tools such as AI software and resources to try and minimize or eliminate those risks. It should be able to 'flag' activity that might require reactive resources to engage in focused investigation activities such as surveillance and forensic engineering investigations. Ultimately, the plan should also include a mechanism for tracking claims to identify and address undesirable trends and new areas of risk.

Some things to consider in



the quest to reduce transportation-related fraud include;

- ◆ *Automated tracking of vehicles and goods*
- ◆ *Spot-checking physical inventory with paperwork at various stages*
- ◆ *Training of all staff to understand and be aware of sources of fraud and fraudulent behaviours*
- ◆ *Regularly auditing compliance with policies and procedures*
- ◆ *Installation of dashcams and GPS modules*
- ◆ *Surveillance of areas of your facility which are susceptible to fraud and theft*
- ◆ *Background checks on all staff*

Summary

There is no simple panacea for dealing with transportation industry insurance fraud. Fraud in the transportation industry has been around for decades. Since trucking continues to be a major source of moving goods, fraud will never go away but there

are certainly ways to eliminate the low-hanging fruits that many fraudsters prey on. Don't make it easy for them! Think of fraud as a multi-headed beast that is constantly morphing into new unrecognizable shapes and requires you to continually assess your business and its susceptibility to fraudulent activities.



Randy Henderson is a Manager, Client Services with Larrek Investigations, a nationwide provider of investigation services.



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Underlying Suspicions Not Always Enough to Waive Litigation Privilege

By: Gabrielle Nigro | Feb 9, 2023 | Court Proceedings



In this recent motion, the Ontario Superior Court of Justice considered the requirements for a party to succeed in obtaining what is otherwise privileged information. In *Salamaszynski v Michael Garron Hospital*, the Plaintiffs requested any correspondence between the Defendants and their expert witness following a suspicion that the expert had been coached or improperly influenced on the information in his report..

Specifically, the Defendants served an expert report from Dr. Karbi in which he was asked to make certain assumptions. One of those assumptions was that, when the deceased Plaintiff saw the Defendant doctor in the emergency room, he told her that he began experiencing constant chest pain at 5:00 a.m. on the day in question. Counsel for the Defendants advised when they delivered the expert report that it would be the Defendant doctor's evidence at trial

that the Deceased reported this information to her. In a later exchange, Defence counsel advised that the Defendant doctor's evidence was based on her own independent recollection of the encounter with the deceased. It was not based on any record or note.

The Plaintiffs argued that this was never the Defendant doctor's evidence, and this evidence was contrary to the evidence she gave on discovery. Accordingly, the Plaintiffs sought production of the instruction letter from Defence counsel to Dr. Karbi, along with all emails between them and any memos detailing any conversations regarding his assumption.

Referencing the Court of Appeal decision *Moore v. Getahun*, the parties agreed that in order for the Plaintiff to succeed in obtaining disclosure of what was otherwise privileged information, there must be evidence that "might support a reasonable suspicion that counsel improperly influenced the expert"

It was Justice Jolly's opinion that the Plaintiffs had not met this low bar for two reasons:

- ◆ *There was no evidence to suggest that counsel was involved in improperly influencing the expert; and,*
- ◆ *While the Plaintiffs were of the position that the Defendant doctor's change in evidence must have come from some improper coaching or interference, the expert did not make any findings or draw any conclusions about the truth of the assumptions he was asked to make.*

Furthermore, Justice Jolly disagreed with Plaintiffs' counsel suggestion that the new information from the Defendant doctor was so implausible that the Defendants should have been required to disclose what they told the expert about. In doing so, Justice Jolly pointed out that the expert had complied with Rule 53.03(2.1)(6)(i) by disclosing the foundational information, including the factual assumptions, on which his opinion was based. Unless and until the expert was called at trial, this was the information to which the Plaintiffs were entitled to.

Likewise, Justice Jolly noted that while the Plaintiffs could put the Defendant doctor on cross examination regarding the inconsistencies between her notes from seven years prior and her recent recollection, this was ultimately an issue for trial.

The motion was dismissed. Justice Jolly concluded that the Defendants had disclosed the information prescribed by Rule 53.03(2.1). There was no evidence that supported a reasonable suspicion that counsel improperly influenced the expert. Accordingly, litigation privilege continued to attach to communications between defence counsel and the expert.

This case serves as an important reminder that despite the low bar, mere suspicion is an insufficient ground to request privileged information. Rather, there must be an evidentiary basis to suggest that an expert has been improperly influenced to provide their assumptions.

See *Salamaszynski v Michael Garron Hospital*, 2023 ONSC 704 (CanLII).

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Matt Mulholland

CPA, CMA, DIFA, CFF
mmulholland@mdd.com

Brad Ebel CPA, CA, CFE, CFF
bebel@mdd.com

Ephraim Stulberg

CPA, CA, CBV, CFF
estulberg@mdd.com

Toronto: 416.366.4968

Conor Paxton

CPA, CA, CBV, CFE, CFF
cpaxton@mdd.com

Kingston: 613.389.3176
Ottawa: 613.366.6008

Martin Pavelic

 CPA, CMA, CFF

mpavelic@mdd.com

Hamilton: 905.523.6363

Sheri Gallant CPA, CMA, CFF
sgallant@mdd.com

London: 519.432.1123



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Gabrielle Nigro

Gabrielle certainly has the gift of Gab (but don't call her Gabby)! When she's not in the office you can find her strategizing

how to make her next spin class to close her Apple Watch rings. Speaking of strategy, Gabrielle is a big fan of reality TV shows like Big Brother and The Bachelor (so much so that she spearheads our firm-wide Bachelor/Bachelorette fantasy bracket). While she's a team player, you may still find her forming office alliances to get first dibs at people's snack drawers. As a junior lawyer, Gabrielle's practice is broad as she works in bodily injury, priority and accident benefits matters. A legal chameleon, you'll find her working on a wide array of matters from dog bites to OPCF-44R coverage to catastrophic impairment and everything in between.

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Fraudulent Collision Claims in the Aftermath of COVID-19

By: Raffi Engeian B.A.Sc., MBA, P.Eng. & Nishan Perera B.A.Sc., P. Eng.

Experience has taught us that significant economic recession or industry policy changes can have a direct effect on the number of fraudulent collision claims. For example, we saw a surge of fraudulent collision claims in the aftermath of the 2008 recession and in response to insurance industry reforms in 2010, attributed to fraud rings. In 2014, some estimates put the cost of fraudulent claims as high as \$1.6 billion.^[1]

With the effects of COVID-19 expected to reach record levels and lead to unprecedented economic fallout, there is little doubt that the insurance industry will see a surge in fraudulent claims. The imposed lockdown on the economy and mandatory social distancing, while effective and necessary to combat the virus, has already led to job losses and public disenfranchisement. This may result in some folks resorting to desperate measures in an attempt to regain what they've lost, leading to opportunistic fraud, and others to take advantage of the system by more nefarious means, such as staged collisions or through the resurgence of fraud rings. We may very well see a surge in potentially fraudulent cases exceed what the industry currently experiences.

In any event, just as society has taken steps to prepare for the COVID-19 virus and has embraced efforts to 'flatten the curve,' so too must the insurance and legal industries prepare for the looming threat of fraudulent claims. As an expert, it is therefore impera-

tive to maximize the use of the latest tools available to be able to differentiate between fraudulent claims and legitimate ones. Using specialized expertise, experience, and technology will be key in discerning fact from fiction. Hiring the right expert will prove invaluable in determining the nature of the incident while maintaining objectivity and fairness to ensure that would-be fraudsters do not take advantage of the system.

Investigating Modern Day Fraudulent Collision Claims

As collision reconstruction experts, we consult our clients on a wide variety of collision scenarios. Pedestrian impacts, low-speed rear-enders, intersection collisions, and centerline crossings make up just a portion of the types of collision scenarios we investigate. Such investigations typically focus on liability and who is at fault for the collision, and the collision itself is generally accepted as a fact.

One of the more contentious types of investigations we undertake are those relating to suspected fraudulent collision claims. In these cases, we are tasked to determine if a collision occurred as reported, if at all. In other words, the claim is suspected as potentially disingenuous, and therefore, open to denial. Denied claims of this type can be challenged in courtroom settings; surely, nobody wants to be labelled as a 'fraudster,' whether this be true or false.

Suspected fraudulent investigations require an addi-



tional level of expertise and experience as they can differ from traditional forms of collision reconstruction. When trying to identify the nature of a vehicle's interaction with other vehicles or objects, attention to detail is of utmost importance.

Having investigated hundreds of suspected fraudulent collisions, we have identified several possible incident types, each with their own unique characteristics. These incident types are listed below:

1. ***Intentionally staged collisions (i.e., fake collisions and fraud rings);***
2. ***Intentionally staged collisions with innocent third parties. These are real collisions that are set up by fraudsters to target an innocent person (i.e., 'swoop' in front of another vehicle and intentionally hit the brakes so that their vehicle is rear-ended, then blame the innocent party and initiate an injury claim);***
3. ***Real collisions that are intentionally misrepresented (i.e., an individual is involved in a collision but reports it as a 'hit-and-run');***
4. ***Real collisions that are honestly reported as a 'hit-and-run' (i.e., an individual unknowingly damages their car, then reports it as a 'hit-and-run');***
5. ***Disingenuous injury claims arising out of rear-end collisions (often relating to low-speed collisions); and***
6. ***Theft or vandalism claims.***

The role of the expert is to dispassionately opine on the causes of vehicle damage and the physical circumstances surrounding an incident. The validity of the reported circumstances is tested against the physical evidence. In this sense, experts should not formulate opinions regarding intent; that should be left for the triers of fact to decide.

Fortunately, there are several methods that can be used to identify the validity of such reported claims, ranging from traditional collision reconstruction tech-

niques to using the latest technologies, examples of which are described below:

Hi-Tech Methods

Two technologies lend themselves particularly well to investigating suspected fraudulent claims, and both methods have been developed to access data recorded by vehicles.

The first of these technologies, the Bosch Crash Data Retrieval system,^[2] accesses a vehicle's event data recorder or 'EDR' (also known as a 'black box,' as seen in Figure 1). EDR's have been integrated into vehicles since the 1990s but have pervaded the automotive industry only in recent years. These devices are a secondary function of a vehicle's airbag control module (responsible for deploying airbags, when necessary). When a collision occurs, a snippet of vehicle- and impact-related data is captured and recorded by the EDR, including parameters such as speed and brake application in the moments before. While this information can be volatile or stored permanently, it can provide investigators with valuable information to aid in reconstructing collision circumstances.



Figure 1: View of an airbag control module from a passenger vehicle. This module's secondary function is an event data recorder (EDR) to capture collision related information.

The second technology, the Berla iVe system,^[3] is a more recent technological advancement compared

to the EDR. This system was initially developed to retrieve data from stand-alone GPS units, but has since been rejigged and repurposed to access information from vehicle 'infotainment' systems (Figure 2).

Infotainment systems are now common in the automotive industry and are expected by modern day consumers to be present even in the base models of passenger vehicles. These systems act as a central hub for various vehicle controls, information, and entertainment, hence the name.

Unbeknownst to most people, infotainment systems record a variety of vehicle data as well as personal data that is almost always permanently recorded to memory. In a sense, your vehicle 'knows' a lot about

you. Of particular interest, date-stamped GPS data can be captured, which can provide insight into where a vehicle is on a given date and time.

Figure 2: View of a typical vehicle infotainment system interface ^[4] (original source: Honda).

Once a mobile device or media player is connected to an equipped vehicle, other data can be automatically uploaded and stored, including contact logs and media playlists. Infotainment systems can also automatically store call logs, text messages, and media (such as videos).

Pro-tip: Be mindful about connecting your mobile device next time you rent a vehicle; your personal data is likely to be uploaded to the vehicle's infotainment system and left for others to discover.

[1] Harris, C. (September 30, 2012). "Target Fraud." Canadian Underwriter. Retrieved from <https://www.canadianunderwriter.ca/features/cc-target-fraud/>

[2] <https://www.boschdiagnostics.com/cdr/>

[3] <https://berla.co/>



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[4] Image retrieved from <https://www.cnet.com/roadshow/news/car-infotainment-system-automotive-tech-guide/>



Raffi Engeian B.A.Sc., MBA, P.Eng.

30 Forensic Engineering
Senior Associate, Collision
Reconstruction
Direct: 647-738-5669
rengeian@30fe.com

Mr. Raffi Engeian is a Senior Associate with the Collision Reconstruction Group at 30 Forensic Engineering. Raffi has focused on motor vehicle collision reconstruction since 2007 and has investigated hundreds of collisions involving automobiles, cyclists, pedestrians, off-road and commercial vehicles, and motorcycles. He has also investigated vehicle damage with respect to alleged collision circumstances. Raffi is qualified as an Expert Witness in Accident Reconstruction in arbitrations, the Ontario Court of Justice, and the Ontario Superior Court of Justice.

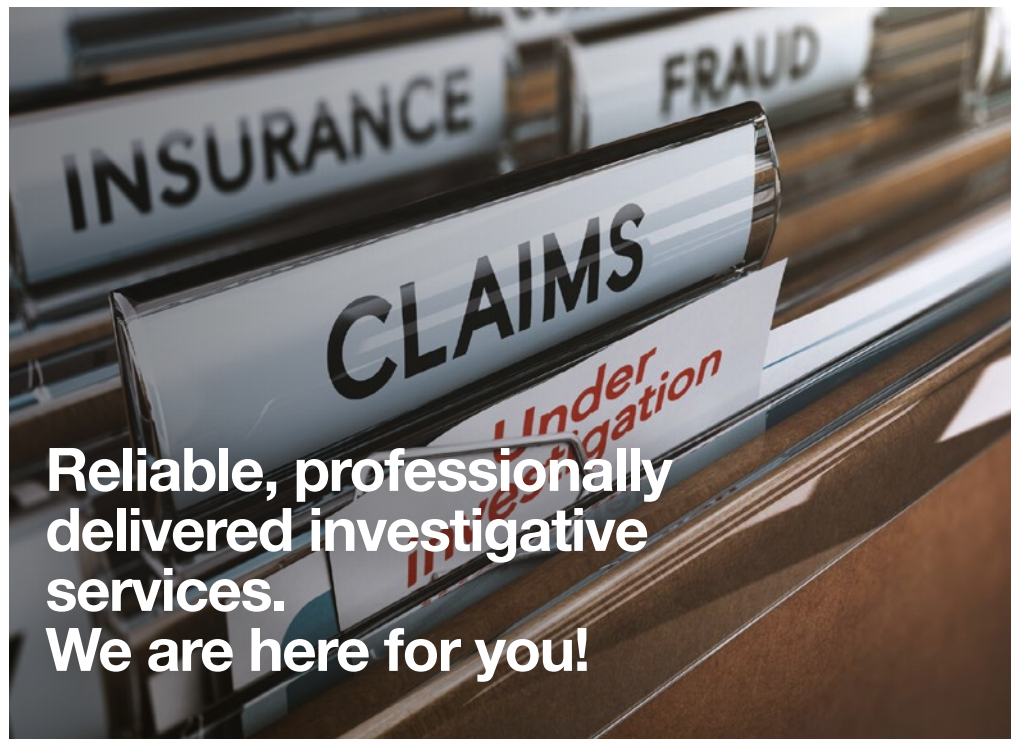


Nishan Perera B.A.Sc., P.Eng.

30 Forensic Engineering
Associate, Collision
Reconstruction
Direct: 647-484-6704
nperera@30fe.com

Mr. Nishan Perera is an Associate in the Collision Reconstruction

team at 30 Forensic Engineering. He is specialized in the forensic video analysis of CCTV, cell phone and dashboard camera footage, as well as the application of photogrammetric techniques to extract measurements and locations of objects from photographs. Nishan has been involved in conducting vehicle examinations and extracting 'Black Box' Data, as well as the investigation of numerous collisions involving, automobiles, motorcycles and pedestrians.



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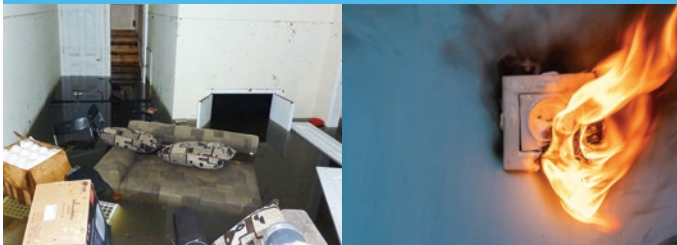
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AUGUST 24, 2023

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**FOR ADDITIONAL INFO PLEASE CONTACT:
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FOR IMMEDIATE RELEASE

ONTARIO, CANADA - WP Radio, the premier insurance adjusters podcast in Ontario, is excited to announce the upcoming season of guests, episodes and interviews for 2023.

The new season will feature a wide range of industry experts, including insurance adjusters, industry leaders, and policy experts, providing valuable insights and information to listeners.

"We are thrilled to bring our listeners a new season of engaging and informative content," said Terry Doherty, host of WP Radio. "We've been doing this for more than half a decade now and we're still just as excited and looking forward to speaking with all of our guests every time we record an episode."

WP Radio will be continuing with rolling out MyKey's series 'Home Away From Home', on the podcast network and will additionally be at all Ontario Insurance Adjusters Association events, recording live with guests, sponsors and other members of the industry.

In 2023, WP Radio is focusing on expanding their production of branded content shows, as part of their mission to constantly grow and enhance their roster of episodes.

"We are committed to providing our listeners with the most valuable and up-to-date information in the insurance industry," said Doherty. "The new season of WP Radio will be an essential resource for anyone working in the insurance industry or interested in learning more about it."

Listeners can tune in to the podcast on all major platforms, including Spotify, Apple Podcasts, and Google Podcasts.

For more information on all branded content productions, options for sponsorship, and guest spots on interviews, please contact Kieran Doherty by phone or email.

Kieran Doherty
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Chapter Spotlight

Get to Know the... OTTAWA VALLEY CHAPTER

Welcome To The Ottawa Valley Adjusters Association

The Ottawa Valley Adjusters Association (OVAA) is the Ottawa Chapter of the Ontario Insurance Adjusters Association (OIAA) made up typically of between 200 – 300 “full members” (company examiners or independent insurance adjusters) and “associate/social members” (persons who are not adjusters but who are in fields related to insurance such as law firms, auto repair/rental facilities, building construction/repair companies, medical rehabilitation and assessment centres, engineers, accountants, investigators, hotels, specialty services, etc.) from the Ottawa Valley and other parts of Ontario and nearby Québec.

Areas covered by the OVAA membership include:

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Marvin J. Huberman

LL.B., LL.M. (ADR), FCI Arb

Marvin has over 30 years of experience in insurance disputes. He is a former Vice-Chair of the Ontario Commercial Registration Appeal Tribunal, and is the current Integrity Commissioner for several municipalities, and a Deputy Judge of the Small Claims Court in the Toronto Region.



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A look back at the OVAA 2022 Golf Tournament...



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MEET YOUR...

Toronto Chapter Delegates



Sherry Desai

My name is Sherry Desai, and I am happy to be elected as a Toronto Delegate for the upcoming year. I have been working in the insurance industry since 2017, starting as a Claims Operations Technician, and then advancing to become a Claims Examiner for the Accident & Health Claims Unit in Canada at AIG. In 2020, I earned my CIP designation, followed by my CRM designation in 2022, as I continue to develop and refine my professional skills. I am eager to contribute to the OIAA as a Toronto Delegate, bringing my knowledge and experience to the organization. I am enthusiastic about this opportunity and look forward to the chance to give back to my professional community through volunteering with the OIAA.



Natalie Barrow

Beautiful spring weather is making its way and I am excited for some sun and warmth.

Moving into another year with OIAA has been a pleasure. I have had the opportunity to get to know some great people and the chance to meet new faces that make up our insurance industry.

Newly settling into my role at Sedgwick Canada as a claims adjuster filling my world with endless learnings and experiences. Passion is the best way to describe it. Passion for the role. Passion for the industry. The true desire of wanting to be a part of both.

MEET YOUR...

Toronto Chapter Delegates



Madhuri Ghosalkar

"I am a passionate insurance adjuster with diverse educational and professional background. I have a Bachelor's Degree in Pharmacy and a Diploma in Business Insurance – Property & Casualty and completed my CIP designation this year.

Currently I work as a field property adjuster with Claimspro and have a total experience in claims - insurance of 6 years. I started my career as a claims adjuster in Life insurance and moved to General insurance when I

moved to Canada.

I am excited to be apart for OIAA as a T.O Delegate for two more years. Looking forward to the 2 years of industry events and growing together."



Zohair Nassur

Hi there, I'm Zohair Nassur and I am proud to be part of the delegates for the Toronto chapter of OIAA. I am employed at Sedgewick Canada offering the widest range of claims, loss adjusting and risk consulting solutions for corporate and broker clients, insurers and their policyholders. Our superior quality ensures the best possible service and optimal results for our clients.

In Memory of...

Kenneth Leslie Joyce

Kenneth Joyce died peacefully, in Barrie on April 11, 2023, just shy of his 95th birthday, surrounded by his children and their spouses.

Ken Joyce was born in Toronto, May 3, 1928 to English immigrants John and Winnifred Joyce, brother to Jack jr., Audrey and Doreen. He was raised in central Toronto and started working in the insurance business, immediately out of high school. He soon met Elaine Audrey Roworth, who worked at the same company; He was 19 and she was sixteen! They soon fell in love and, a few years later were married, bought a home, in Scarborough, and, successfully, raised a family of three children. They were married a total of 69.5 years. Elaine died before Ken in February 2021.

Ken's hard work and excellence at negotiating enabled him to grow and prosper as an insurance adjuster in the Guardian Group of insurance companies. After 20 or so years, he left the Guardian Group to join insurance broker Reed, Shaw, Osler (eventually, Reed Stenhouse Ltd. and now AON) as Vice President, Claims. His knowledge of insurance policies and insurance company operating methods, enabled him to excel in assisting clients to obtain the best possible claim payouts on their claims. He loved his job and traveled extensively to help resolve difficult insurance claims. He was a past president of the Ontario Insurance Adjusters Association and was their longest-lived past president.

Although considered city people, Ken and Elaine retired to Horseshoe Valley, Ontario around 1988 and prospered. They built a home and immersed themselves in local activities, including local politics, golf, tennis, and cross-country skiing. Ken particularly enjoyed participating in an ad hoc men's group called "The Rinky-Dinks". He was president of the Horseshoe Valley Property Owners Association and loved to welcome new residents to the area. He also loved jazz music and was a member of a group of jazz aficionados, who met regularly to share music finds. Ken supported Elaine's involvement in the Women's Institute, the Oro-Medonte Horticultural Society and helped her with the lovely flower gardens around their home.

Ken is survived by all of his children and their spouses: David Joyce and Carol Teal; Brian and Mary Joyce; Janet Joyce and Michael de la Haye. As well, he is survived by six grandchildren: Anne, Daniel, Megan, Alex, Christopher, and Devin, plus three great-grandchildren, Lane, Emmett, and Edward.

The Joyce family will be forever grateful for the medical care, personal attention and guidance that Dr. David K. Evans provided to Ken and Elaine over the years. Memorial donations to Royal Victoria Hospital and Hospice Simcoe, in lieu of flowers, would be appreciated.



Photo Gallery

A look back at the Thousand Islands 2022 Golf Tournament...





Photo Gallery

A look back at the Thousand Islands 2022 Golf Tournament...





Photo Gallery

A look at the recent LCA April 2023 gathering...





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A look at the recent LCA April 2023 gathering...



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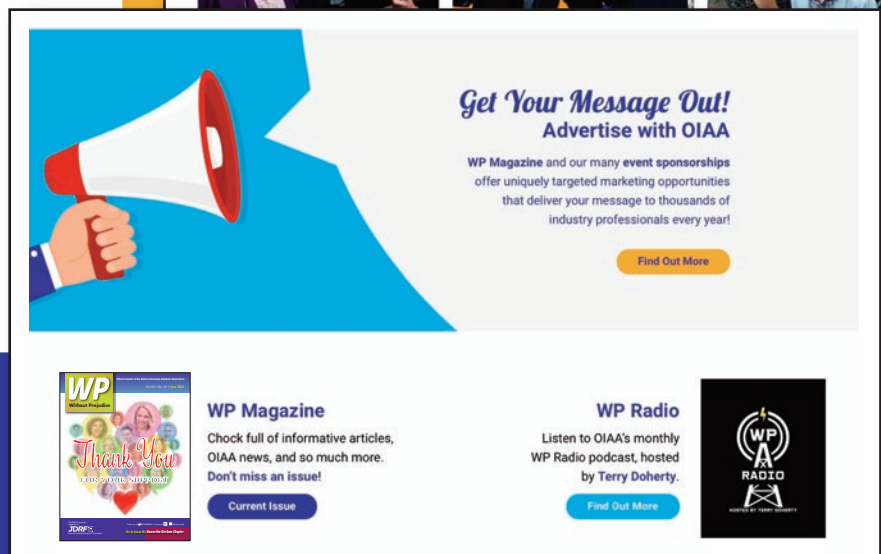
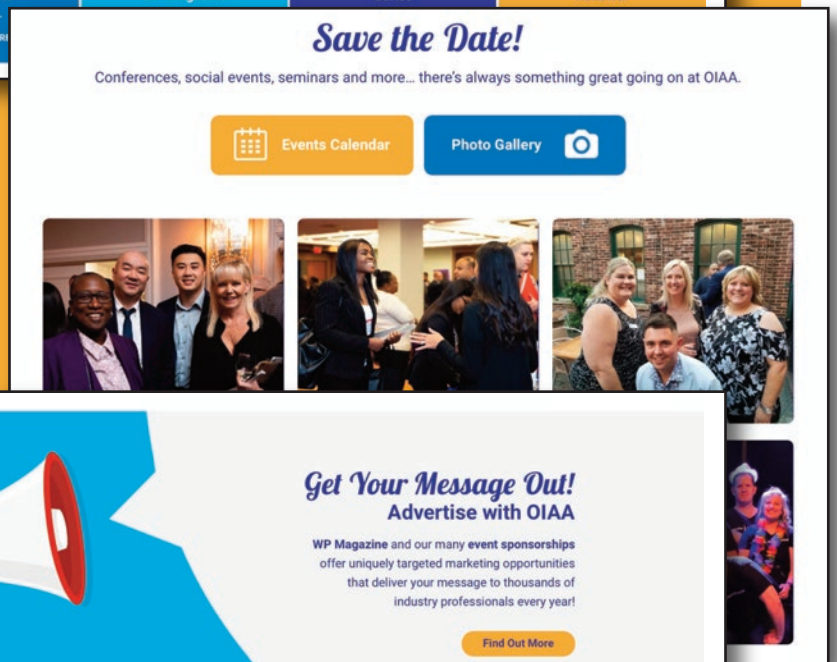
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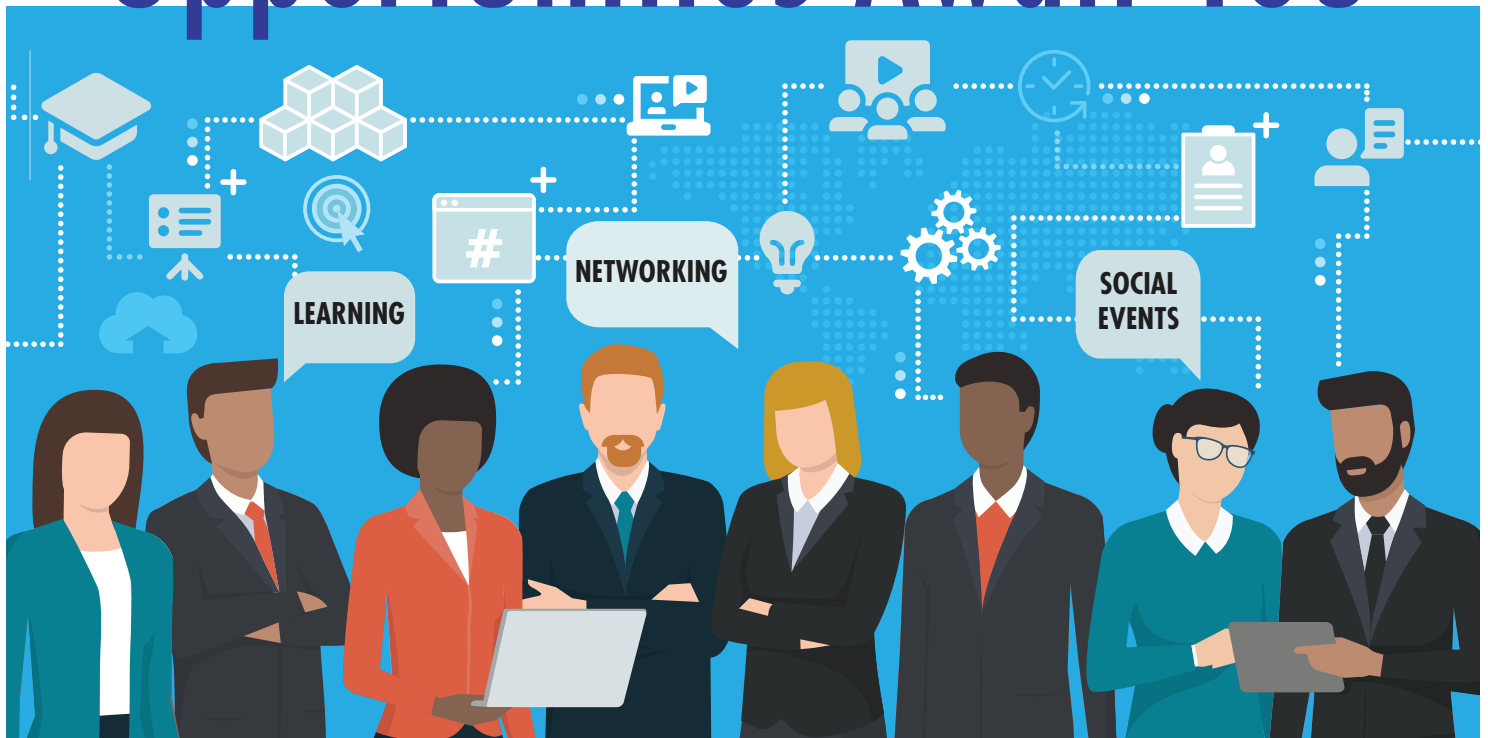
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MEDIATIONS ARBITRATIONS



**Jeffrey
Shapiro**

J.D., LL.M.

Jeffrey brings 25 years of insurance dispute resolution experience, including 8-years as a tribunal adjudicator, where he adjudicated and mediated automobile accident benefits and catastrophic impairment determinations. He has expertise in accident benefit/auto-insurance, personal injury and disability.



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Website:	www.oiaagb.com	
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Website:	www.kw-oiaa.ca	
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Website:	www.oiaaniagara.com	
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Website:	www.wearetiaa.com	
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Website:	www.oiaawindsor.ca	